



VI. OTHER BENEFITS

WEEKLY DISABILITY BENEFIT

If you can't work because you're disabled by a sickness or injury, the income you lose can be a serious financial problem for you and your family.

Your TeamstersCare Weekly Disability Benefit is designed to pay you a weekly benefit while you're disabled. **The disability must be caused by a sickness or injury that is not related to your job.** All disabilities are subject to review by the TeamstersCare Medical Review Committee.

The Weekly Disability Benefit also includes maternity as an eligible disability for however long your doctor thinks it's *medically necessary*.

Important Note: If you are a UPS part-time benefit member, you are not eligible for TeamstersCare weekly disability benefits, except when you work 500 or more hours in an *eligibility determination period*. (See **UPS Part-time Benefit Members**, p. 10.)

Your Disability Coverage

If you have a disability not caused by your job but which keeps you from working, the TeamstersCare Weekly Disability Benefit pays you a benefit each week for up to 26 weeks. In order to be eligible, you must submit the appropriate form (available from Charlestown Member Services) completely filled out by you, your employer, and your doctor.

You don't have to be confined to your home to receive benefits, but *you do have to be under the care of a medical doctor*. (For example, a chiropractor cannot sign your disability form.) Also, during your disability, TeamstersCare may require your physician to fill out an *Extension of Benefits Form*, which will then be reviewed by the TeamstersCare Medical Review Committee.

If approved by the Committee, your weekly disability benefit equals 75% of your regular weekly base pay, from a minimum of \$300 per week up to a maximum of \$500 per week. In no event can this benefit be greater than 100% of your average weekly pay. TeamstersCare uses your most recent *eligibility determination period* to calculate your base pay. (See "Eligibility Determination Period," p. 12.)

The Government considers disability benefits—to which you do not contribute—taxable income. TeamstersCare deducts the appropriate FICA tax from your check and mails you a W-2 form at the end of the year.

Important Note: In no event can your weekly disability benefit be more than your weekly base pay. Also, your TeamstersCare disability benefit will be reduced by any disability-related payments you might receive from Workers' Compensation, state disability, or any other group plans.

Disability Waiting Period

After a seven-calendar-day "waiting period," your benefit payments start on the eighth day you're disabled and may be extended for up to 26 weeks with appropriate documentation of proof of disability.

The seven-day waiting period begins on one of two days, depending on when you visit your doctor and have your disability verified:

- If you *visit the doctor and receive verification anytime within the first three days* of the day you became disabled, the seven-day waiting period begins on the first day you were disabled.
- If you *do not see your doctor and receive verification within three days* after you're disabled, then your seven-day waiting period starts three days before your first doctor's visit.

More Than One Period of Disability

TeamstersCare pays benefits on a per-disability basis. This means you can receive up to 26 weeks of benefits each time you're disabled. In order for two periods of disability to be treated as separate, you must have *actively, physically returned to work* for at least two weeks between the end of the first period of disability and the beginning of the second period of disability. (So, for example, you could not use vacation time or sick time to "bridge the gap" between the two disability periods.)

If you go back to work for fewer than two weeks after a disability ends, and you become disabled again for the same or a related condition, then your second period of disability will be considered an extension of the first. However, you would not have to meet another seven-day waiting period, and you could continue to receive benefits for up to the remainder of the original 26-week period.

Employer Contributions and Credited Hours

For the first four weeks you're disabled, your employer may be required to contribute to the Teamsters Union 25 Health Services & Insurance Plan, at the normal remittance rate, for 32 hours per week.

you also receive insurance payments. However, if you reach the no-fault maximum before the 26th week that you're disabled, TeamstersCare may pay benefits for up to the rest of the 26-week period.

If you have elected not to carry no-fault coverage, and you have a disability claim resulting from a motor vehicle or motorcycle accident, TeamstersCare excludes from your benefits all amounts that would have been covered had you obtained no-fault insurance.

States Without No-Fault Insurance

If you live in a state that does not require mandatory no-fault coverage, the Plan will administer motor vehicle or motorcycle accident claims in the same way as any other disability claim. However, you'll first have to sign a lien agreement which says that if you receive any third-party settlements related to the accident, you'll be required to reimburse TeamstersCare an amount equal to any payment the Plan may have made on your behalf.

Note: For coverage of medical claims resulting from motor vehicle accidents, see *Medical Benefits for Motor Vehicle and Motorcycle Accidents*, p. 26.

Third-Party Disability Settlements

In general, if you receive a settlement from any third party to compensate you for a disability, you must reimburse TeamstersCare for any medical and disability benefits the Plan may have paid you for that same disability. If you're disabled and are receiving disability payments from a third party, your hours continue to accrue towards your continuing eligibility for TeamstersCare medical coverage—just as they would if TeamstersCare were making your disability payments.

Filing a Weekly Disability Claim

If you have a weekly disability claim, call Charlestown Member Services for the appropriate *Disability Claim Form*. Fill out your portion of the *Form*, then have your employer and medical doctor complete their respective portions. You must return the completed *Form* to TeamstersCare within 90 days of the date your disability begins. *If you do not return the Form within 90 days of the date your disability begins, you will not be eligible for coverage.*

The TeamstersCare Medical Review Committee will review the information you provide and contact you if it needs any further information from you, your employer, or medical doctor. (See **Claims and Appeals**, p. 93.)

Important Note: Disability payments cannot begin until you've submitted a properly documented claim that's been approved by the TeamstersCare Medical Review Committee.

Information You Must Provide to be Eligible for Weekly Disability Benefits

TeamstersCare will not pay weekly disability benefits without obtaining all the information it needs to process your claim.

- When you first have a claim, you must (1) submit the appropriate *Disability Claim Form*, (2) sign a *Release of Information Form*, and (3) provide TeamstersCare with a pay stub within 90 days of the date your disability begins.
- In order to begin or continue your weekly disability benefit, TeamstersCare may need to review certain documents related to your disability. This could include such items as doctor's office notes and supporting data such as x-rays, MRI's, etc.
- For prolonged periods of disability, TeamstersCare may require your physician to fill out an *Extension of Benefits* form, which will then be reviewed by the TeamstersCare Medical Review Committee.
- When your disability is over and you return to work, you must notify TeamstersCare immediately. Teamsters Union 25 Health Services & Insurance Plan will take all necessary steps to recover any benefits it pays out because of late or improper notification.

LIFE INSURANCE BENEFIT

The TeamstersCare Life Insurance Benefit provides financial protection for your family or beneficiaries in case of your death.

Important Note: If you are a UPS part-time benefit member, you are not eligible for TeamstersCare life insurance benefits, except when you work 500 or more hours in an *eligibility determination period*. (See **UPS Part-time Benefit Members**, p. 10.)

Your Life Insurance Benefit Amount

If you die from any cause, on or off the job, TeamstersCare pays your named beneficiary/beneficiaries a benefit of \$50,000.

Naming Your Beneficiary

So long as it complies with any state or Federal mandates, you can designate anyone you choose as your beneficiary—or you can name several people as multiple beneficiaries.

You have to name your beneficiaries when you complete your TeamstersCare *Enrollment Form*, but you can change your designation at any time, provided you do so on a form prescribed by the Plan. To change your beneficiary, contact Charlestown Member Services, and we will provide you with the appropriate form.